

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/470,180 Confirmation No.: 5863  
Applicant : Jay MERVES, *et al.*  
Filed : December 22, 1999  
Title : STRUCTURED FINANCE PERFORMANCE ANALYTICS  
TC/Art Unit : 3627  
Examiner: : Michael A. CUFF  
Docket No. : 72167.000112  
Customer No. : 21967

**AMENDMENT UNDER 37 C.F.R. § 1.114**

**MAIL STOP AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed April 5, 2007, Applicants respectfully request reconsideration of the rejections of record in view of the following remarks.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.

An **Interview Summary** is attached hereto.